

Information to identify the case:			
Debtor 1	<u>Amanda Patrice Baldwin</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Western District of Virginia		
Case number:	20-60836		
	Social Security number or ITIN	xxx-xx-0764	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amanda Patrice Baldwin

9/1/20

**By the court:** Rebecca B. Connelly  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of VirginiaIn re:  
Amanda Patrice Baldwin  
DebtorCase No. 20-60836-rbc  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 38

Date Rcvd: Sep 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2020.

db  
4911273 +Amanda Patrice Baldwin, PO Box 164, Farmville, VA 23901-0164  
4911274 +Angela Ward, 630 South Main Street, Farmville, VA 23901-2140  
4911275 +Ashton Square, 603 Westover Hills, Richmond, VA 23225-4520  
4911277 +Brentwood South Association LC, 149S. Barrington Ave, Los Angeles, CA 90049-3310  
4911278 +Centra Health, 2301 Langhorne Road, Lynchburg, VA 24501-1546  
4911279 +Centra Medical Group, 2010 Atherholt Road, Lynchburg, VA 24501-1106  
4911282 +Century Link, 555 Lake Border Dr #102-1037, Apopka, FL 32703-5815  
4911284 +Convergent, PO Box 1022, Wixom, MI 48393-1022  
4911285 +Diversified Collection, PO Box 9056, Pleasanton, CA 94566-9056  
4911286 +Dodson Pest Control, PO Box 10249, Lynchburg, VA 24506-0249  
4911289 +FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
4911290 #+Grace Care LLC, PO Box 1570, Prince Frederick, MD 20678-1570  
4911293 +Henrico Area Mental Health, 10299 Woodman Rd, Glen Allen, VA 23060-4419  
4911298 +KLS Financial Services INC, PO Box 565, Morrisville, NC 27560-0565  
4911299 Ortho Pros Express, PO Box 602468, Charlotte, NC 28260-2468  
4911299 +Ortho Virginia, 2405 Atherholt Road, Lynchburg, VA 24501-2184  
4911300 +Prince Edward County Treasurer, PO Box 522, Farmville, VA 23901-0522  
4911304 ++TOWN OF FARMVILLE, PO DRAWER 368, FARMVILLE VA 23901-0368  
(address filed with court: Town of Farmville, Drawer 368, Farmville, VA 23901)  
4911306 Virginia Credit Union, P. O. Box 11469, Lynchburg, VA 24506-1469  
4911307 +Weinstein Management Company Inc, 603 Westover Hills Blvd, Richmond, VA 23225-4520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4911271 +EDI: AFNIRECOVERY.COM Sep 02 2020 03:33:00 Afni, Inc, PO Box 3427,  
Bloomington, IL 61702-3427  
4911272 +EDI: GMACFS.COM Sep 02 2020 03:33:00 Ally Financial, Attn: Bankruptcy, PO Box 380901,  
Bloomington, MN 55438-0901  
4911280 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 01 2020 23:40:39 CMC, PO Box 16346,  
Pittsburgh, PA 15242-0346  
4911276 +E-mail/Text: bankruptcy@cavps.com Sep 01 2020 23:40:37 Cavalry SPV, PO Box 520,  
Valhalla, NY 10595-0520  
4911281 +EDI: COMCASTCBLCENT Sep 02 2020 03:33:00 Comcast Cable, PO Box 3006,  
Southeastern, PA 19398-3006  
4911283 +EDI: ESSL.COM Sep 02 2020 03:33:00 Dish Network, 9601 S. Meridian Blvd.,  
Englewood, CO 80112-5905  
4911287 +EDI: BLUESTEM Sep 02 2020 03:33:00 Fingerhut, Attn: Bankruptcy, PO Box 1250,  
Saint Cloud, MN 56395-1250  
4911288 +EDI: BLUESTEM Sep 02 2020 03:33:00 Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820  
4911291 +EDI: IRS.COM Sep 02 2020 03:33:00 Internal Revenue Service\*\*\*, P O Box 7346,  
Philadelphia, PA 19101-7346  
4911292 +EDI: CBSMASON Sep 02 2020 03:33:00 K. Jordan, PO Box 2809, Monroe, WI 53566-8009  
4911294 +EDI: CBSMASON Sep 02 2020 03:33:00 Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008  
4911295 +EDI: CBSMASON Sep 02 2020 03:33:00 Masseys, 128 W. River Street,  
Chippewa Falls, WI 54729-2356  
4911296 EDI: MID8.COM Sep 02 2020 03:33:00 Midland Credit Management, PO Box 939019,  
San Diego, CA 92193-9019  
4911297 EDI: MID8.COM Sep 02 2020 03:33:00 Midland Funding LLC, PO Box 939019,  
San Diego, CA 92193-9019  
4911301 E-mail/Text: bankruptcy@schewel.com Sep 01 2020 23:40:56 Schewel Furniture,  
105 Meriwood Farm Rd, Farmville, VA 23901  
4911302 +EDI: SWCR.COM Sep 02 2020 03:33:00 Southwest Credit, 5910 West Plano PKWY Suite 100,  
Plano, TX 75093-2202  
4911303 +EDI: CBSMASON Sep 02 2020 03:33:00 Stoneberry, 1251 1st Ave.,  
Chippewa Falls, WI 54729-1691  
4911305 +E-mail/Text: bkr@taxva.com Sep 01 2020 23:40:48 Va Department Of Taxation\*,  
Taxing Authority Consulting Services, PC, P O Box 2156, Richmond, VA 23218-2156  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0423-6

User: admin  
Form ID: 318

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2020 at the address(es) listed below:

David E. Wright on behalf of Debtor Amanda Patrice Baldwin ecf@coxlawgroup.com,  
clgecf@gmail.com  
Heidi B. Shafer on behalf of Debtor Amanda Patrice Baldwin ecf@coxlawgroup.com,  
clgecf@gmail.com  
Steven L Higgs(443448) trustee@higgslawfirm.com, admin@higgslawfirm.com, VA48@ecfcbis.com  
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 4